

Housing Administration (FHA) single family Mutual Mortgage Insurance Fund (MMIF) in low down payment mortgages, to help localities with the recruitment and retention of qualified K-12 teachers, policemen and firemen, and to make it easier for these public servants to buy a home. This bill is supported by the National Education Association, the American Federation of Teachers, the American Association of School Administrators, and the Fraternal Order of Police.

Specifically, the HOUSE Act authorizes 1% down FHA mortgage loans for qualified teachers, policemen, and firemen, and defers the 2.25% up-front FHA premium normally charged for such loans until the loan is repaid. The effect of this is dramatic. A typical borrower buying a \$130,000 home would see their down payment reduced by \$5,000, from \$6,300 to \$1,300.

In addition, the bill provides an incentive for continued service as a teacher, policeman, or fireman, by waiving 20% of the deferred FHA premium for each year that a borrower continues to live and work in the school district or local jurisdiction that employs them. Thus, after five years, the FHA premium would not only be deferred, it would be waived altogether.

To qualify, a teacher must be a full time K-12 teacher, buying a home within the school district in which that teacher is employed, or a policeman or fireman who is buying a home in the jurisdiction that employs them.

The FHA single family MMIF mortgage fund is strong. This week, FHA released audited financial results for fiscal year 1999, which showed a \$5 billion increase in the fund's capital from the previous year. FHA's capital level of over \$16 billion is substantially in excess of Congressionally required capital standards. The HOUSE bill proposes to use a very small portion of these profits to help public servants who teach our children and who police our streets to buy a home in the community in which they serve. I urge its adoption.

HONORING THE POLICE OFFICERS OF THE 114TH PRECINCT, NEW YORK CITY

HON. JOSEPH CROWLEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 9, 2000

Mr. CROWLEY. Mr. Speaker, too often our news headlines are filled with bad news, while good stories and honorable people are overlooked. That is why today, I rise to pay tribute to some heroes who put their lives on the line to save then people, including two young children.

In the cold, early morning hours of January 26, 2000, Anti-crime unit Officers Daniel Lewis and Steve Zanetis of the 114th Precinct of the New York City Police Department responded to a burglar alarm. Instead of a crime scene, they smelled smoke and heard the cries of people trapped in the upper floor apartments.

Close behind the two anti-crime officers, Sergeants Andre Allen and Gary Placco arrived with other officers from the 114th to assist in a rescue. Amidst smoke and flames, the officers proceeded to locate and rescue 10 children, women and men trapped in the apartments.

Other 114th Precinct personnel on the scene were: Captain Ordonex, Officers Adam Schneider, John Pranzo, Jeffrey McRae, Greg Fraccalvieri, Joseph Reznick, James Kostaris, Greg Link, John Seymour, Kenneth Marchello, Sue Lentini, Frank Caruso, Wayne Kendall, and Terrence Floyd.

Thanks to the quick thinking and actions of these brave officers of the 114th Precinct, all residents survived. Three officers suffered minor injuries and were treated, then released from area hospitals.

Mr. Speaker I recently had an opportunity to meet these courageous officers who went above and beyond the call of duty, and to issue each of them Congressional Citations. Now I ask you to please join me in commending these intrepid police officers.

PERSONAL EXPLANATION

HON. JUANITA MILLENDER-McDONALD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 9, 2000

Ms. MILLENDER-McDONALD Mr. Speaker, on Tuesday, February 29, 2000 and Wednesday, March 1, 2000 I was unable to vote due to an illness. Had I been present I would have voted "yea" on rollcall vote number 26, S. 613, "yea" on rollcall vote number 27, H.R. 5, and "yea" on rollcall vote number 28, H.R. 1883.

PERSONAL EXPLANATION

HON. LUCILLE ROYBAL-ALLARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 9, 2000

Ms. ROYBAL-ALLARD. Mr. Speaker, due to an unavoidable scheduling conflict in my Congressional District on Wednesday March 8, I was not present for rollcall votes 29-33. Had I been present, I would have voted "yea" on all five votes.

THE KUNO RADIO STATION

HON. SOLOMON P. ORTIZ

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 9, 2000

Mr. ORTIZ. Mr. Speaker, I ask my colleagues to join me today I commending the pioneering Spanish-language radio station in Corpus Christi, Texas, KUNO Radio Station on their 50th anniversary. KUNO Radio has long been a force in my hometown of Robstown and my adopted home of Corpus Christi.

KUNO, which first went on the air in May of 1950, has been the political and cultural center of the Hispanic community of South Texas. KUNO was the first radio station in South Texas, and the second in the nation, to offer public affairs, talk radio and editorial programming in Spanish. KUNO takes a democratic approach to talk radio: whoever shows up to comment on programming gets air time.

On that note, let me offer a special tribute to Victor Lara Orregon, one of the great radio

personalities of South Texas who essentially grew up with KUNO. Victor joined the station in 1953, and he is the one who instituted the wildly popular public affairs show, "Comentarios." If you are a political candidate in South Texas, you go to "Comentarios" or you lose.

One of the early and great contributions to modern music by KUNO was the access and exposure they gave Tejano music and musicians. KUNO is recognized as one of the venues that launched a thousand Tejano talents, including the late, great Selena, who grew up in Corpus Christi. The Tejano genre grew up in South Texas, fortified by KUNO and other stations that followed their lead, launching Tejano as a strong, multi-million-dollar international industry.

KUNO has been a news leader in South Texas; they are often the first news organization to announce election results. Their tireless dedication to news and information is legendary. In 1970, Hurricane Celia knocked all local programming off the air. KUNO was the first radio station back on the air, thanks to an affiliate's generosity with a generator and emergency antenna.

Through the years, KUNO has provided for the culture of South Texas by holding large, outdoor concerts, bringing music to the people directly. They have provided for the political sensibilities of South Texas by providing a forum for political debates and treating us all to the best election and candidate coverage available. They have been a part of the journey of the local, state and federal governments in the last half of the 20th Century.

I ask that my colleagues join me today in recognizing the contributions made by KUNO to the social and political lives of South Texas.

INVESTING IN OUR COMMUNITIES

HON. DAVID E. BONIOR

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 9, 2000

Mr. BONIOR. Mr. Speaker, I rise today to commend Comcast Cablevision, for investing in our future. In Macomb County, Michigan, Comcast has offered free high speed Internet service to schools and libraries. More than seventy schools are already using this service and more schools are being wired each week.

While many Americans are prospering, it is important that we do all we can to ensure that everyone has the same opportunity to learn and excel in this digital age. It is crucial that all students have access in school to the latest technology and training so that when our children enter the workforce they are fully prepared to meet the challenges of the future.

Since passage of the Telecommunications Act of 1996, telecommunications companies have had a great incentive to invest in our communities and improve service to consumers. Comcast and many other telecommunications companies are beginning to offer more advanced services and lower prices for consumers and I applaud their efforts and the progress we have made since passage of the 1996 Act.